

THE AFTERMATH OF TERRORIST ATTACKS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. Mr. Speaker, we are all horrified by the barbaric attacks in Paris designed to slaughter innocent people and inspire terror. We stand with the French people and are all committed to redoubling our efforts to ensure we keep Americans safe and intensify our efforts to eradicate these evil, sinister forces that appear almost to be a different species.

It is important, however, that we think through clearly where we are, what we have done, and what makes sense going forward to protect Americans and redouble our efforts against this enemy. We must not jump to conclusions and do something before it is carefully planned and analyzed.

I was here in the aftermath of the horror of 9/11, the killing of innocent Americans in the Twin Towers and the Pentagon, and but for the bravery of passengers on United Airlines flight 93, we might well have had our Capitol destroyed.

The Federal Government acted after 9/11, but it is not clear our actions were thought out the way they should. We assembled a clumsy behemoth, the Department of Homeland Security, the largest department we have created since 1947. In retrospect, it is not clear that was the wisest course of action. Think about the excessive bureaucracy, charges of waste, fraud, and inefficiency in that department. Look at the clumsy response to Katrina.

We passed the PATRIOT Act instead of the bipartisan legislation produced by the Committee on the Judiciary. Look at the vast, sprawling, shadowy intelligence network, so large nobody actually knows precisely how big it is. Remember, the failure of 9/11 to stop the attack was not for lack of intelligence. It was a failure to be able to use the knowledge we have. There is a danger at times of drowning in data.

The impulse to lash out led to the disastrous war in Iraq. The aftermath of that effort has done more to empower ISIS. It not only drew people to the movement, but we created a space where they can operate, grow, and lash out at us.

Now we hear what can only be described as crazy talk in the Republican Presidential primaries not just about sealing the borders, but having a religious test for refugees fleeing terror.

Remember, the 9/11 attackers did not sneak across the borders, but exploited weaknesses in our visa system. Even in Europe, it appears that most of the people involved with the attack did not sneak in, hidden with Syrian refugees. They were actually people already in Europe, radicalized and moving freely about.

It is appropriate to be concerned, angry, and determined to protect innocent people, to hunt down and elimi-

nate these horrific threats. I just hope that we learn from our past mistakes about impulse and overreach that may not produce its intended results but, instead, may leave us with more problems and vulnerability.

Remember how a college dropout was able to expose vast amounts of sensitive American data. Edward Snowden had been a private contractor who had worked for the government just a few months.

Working in a highly charged political environment does not tend to bring out the best in Congress. We need to be careful about getting this right, that we have the support of the American people, and that Congress in a really frustrating time in American politics takes the time and energy to craft effective action. Let's try and get on the same page rather than a rapid response, which history shows is not necessarily the right response.

Decidedly, turning our back on Syrian refugees is un-American, unpatriotic, and morally weak. Turning our back on an entire population due to broad-brush characterizations of those who practice a certain faith goes against our core values as a country. I think America is better than that.

Seeking compassion for Syrian refugees can be done securely. The facts make that clear. A failure to do so would put us on the wrong side of history. It would be one of those mistakes we make under pressure and would only make us less safe rather than more.

REFORMING CFPB INDIRECT AUTO FINANCING GUIDANCE ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from West Virginia (Mr. JENKINS) for 5 minutes.

Mr. JENKINS of West Virginia. Mr. Speaker, I rise today in strong support of H.R. 1737, the Reforming CFPB Indirect Auto Financing Guidance Act.

Businesses across West Virginia's Third District are already facing hardships from the Consumer Financial Protection Bureau's rules. Those businesses that make, sell, finance, or service motor vehicles in my State are especially worried about the CFPB's 2013 rulemaking affecting their industry.

The 2013 rule could raise credit costs and push consumers out of the marketplace entirely. It should be consumers, not government bureaucrats, deciding what works best for them.

This bill would rescind that flawed rule and replace it with commonsense guidance for transactions related to indirect auto financing. The bill would give consumers, especially those with low and moderate incomes, a chance to receive the best financing options available for them to purchase a new auto vehicle.

I fully support passage of this bill and hope we can continue to work in a bipartisan fashion to reform CFPB rulemaking.

REACTING TO THE TERRORIST ATTACKS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Illinois (Mr. GUTIERREZ) for 5 minutes.

Mr. GUTIERREZ. Mr. Speaker, we are shocked, horrified, and deeply saddened by the news coming from Paris. As a member of the Permanent Select Committee on Intelligence, I know there is much to fear, both for our allies and for us.

But in light of the attacks on our ally France last Friday, I urge my colleagues to keep a cool head and not to react exactly the way that ISIS and other terrorists hope we do, with fear, with chaos, and with lashing out. But, sadly, that is what we have already seen Republican Governors, elected leaders, candidates, and media figures do.

I have been here long enough to know a thing or two about opportunism. Maybe it is too much to resist when you are one of 15 candidates for President of the United States. Politicians, pundits, and celebrities will be tempted to say whatever they can to get the news cameras pointed at them.

The Governor of Illinois, my home State, could not resist saying our State was closed to Syrians fleeing the terror of ISIS and the Assad regime. The Governor of Louisiana, the son of immigrants, running for President of the United States, a nation of immigrants, said "no" to refugees. The Governors of a dozen other States did so, too. A Senator whose parents came as refugees from Cuba fleeing there has said "no," too.

This is despicable and cowardly and precisely the kind of reaction ISIS wanted. ISIS could not have written a better script. The free people of the world are turning their backs on people seeking safety and freedom. When we sent Jews back to Germany and when we sent Japanese to internment camps, we regretted it, and we will regret this as well.

We have had candidates actually say that refugees seeking safety in the strongest nation in the world must first pass a test to prove they are from an acceptable religion. In the United States of America they said this. In the 21st century. An acceptable religion in America.

Now, of course, the Governors of Illinois, Texas, and Louisiana, and most of the other States that are scared of ISIS, are Republican. Because it is a Federal matter, they are overstepping their powers with executive orders because they cannot actually stop refugees from resettling in their States, and they know it. How sad.

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Instead, they have instructed State agencies not to assist people fleeing terror. We are a better country than that.

No matter how scared Republican leaders become, we must not abandon our commitment to being a nation